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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 30, 31, and 33-56 are canceled. New claims 57-59 are added. Accordingly, claims 57-59 are pending.

Claims 30, 31, and 33-56 are rejected under 35 U.S.C. Section 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 30, 31, and 33-56 are canceled, and new claims 57-59 are added. Claims 57-59 are drafted with the Section 112 rejection in mind. It is believed that all of the bases for the Section 112 rejection are overcome.

The present application was filed February 9, 2001 and claims priority of U.K. Application No. 0003800.0 filed February 18, 2000 and U.K. Application No. 0006030.1 filed March 13, 2000 shown in the official filing receipt. Junkins et al. ("Junkins") was published November 18, 2003. As such, Junkins can only be prior art under 35 U.S.C. 102(e). Junkins, however, has a U.S. filing date of November 13, 2001 and is based on Provisional Application No. 60/248,382 filed November 14, 2000. The claimed U.K. priority date of March 13, 2000 in the present application is before the provisional filing date of November 14, 2000 in Junkins. Consequently, Junkins is not prior art under 35 U.S.C. 102(e).

Claim 57 recites an automated teller machine (ATM) for enabling an ATM customer to conduct a cash withdrawal transaction. The ATM comprises a network connection connectable through a network to a host which is operable to authorize the cash withdrawal transaction, and a user interface consisting essentially of (i) a communication port which is operable to transmit transaction information to a portable communication device of the ATM customer to provide the ATM customer with feedback about the cash withdrawal transaction, and (ii) a dispense area in which cash can be dispensed during the cash withdrawal transaction, wherein the user interface provides no keypad to the ATM customer and provides no video display to the ATM customer.

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None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for enabling an ATM customer to conduct a cash withdrawal transaction, wherein the ATM comprises a network connection connectable through a network to a host which is operable to authorize the cash withdrawal transaction, and a user interface consisting essentially of (i) a communication port which is operable to transmit transaction information to a portable communication device of the ATM customer to provide the ATM customer with feedback about the cash withdrawal transaction, and (ii) a dispense area in which cash can be dispensed during the cash withdrawal transaction, wherein the user interface provides no keypad to the ATM customer and provides no video display to the ATM customer. Thus, claim 57 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 58 depends from claim 57 and is allowable for the reasons claim 57 is allowable and for the specific limitations recited therein. Claim 58 further recites means for enabling the ATM to be operable in a first mode in which the ATM customer can enter information using the user interface located on the ATM, and in a second mode in which the ATM customer can enter information using a portable user interface located on the portable communication device. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 58 in combination with the structure recited in claim 57. Thus, claim 58 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 59 recites a method of operating an automated teller machine (ATM) having a user interface which has no keypad and no video display and which user interface consists essentially of a communication port and a dispense area. The method comprises connecting the ATM through a network to a host which is operable to authorize a cash withdrawal transaction, transmitting transaction information to a portable communication device of an ATM customer via the communication port to provide the ATM customer with feedback about the cash withdrawal transaction, and dispensing cash to the dispense area during the cash withdrawal transaction.

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None of the prior art including the prior art references of record discloses or suggests a method of operating an automated teller machine (ATM) having a user interface which has no keypad and no video display and which user interface consists essentially of a communication port and a dispense area, wherein the method comprises connecting the ATM through a network to a host which is operable to authorize a cash withdrawal transaction, transmitting transaction information to a portable communication device of an ATM customer via the communication port to provide the ATM customer with feedback about the cash withdrawal transaction, and dispensing cash to the dispense area during the cash withdrawal transaction. Thus, claim 59 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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JAN 05 2009